

**Information to identify the case:**

Debtor 1	<b>Denise M Villani</b>	Social Security number or ITIN	xxx-xx-4944
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-12578-JKS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise M Villani

8/12/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Denise M Villani  
 Debtor

Case No. 15-12578-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db +Denise M Villani, 41 Maple St, Cresskill, NJ 07626-2438  
 cr +Cenlar FSB as the authorized servicer for HomeB, 425 Phillips Boulevard,  
 ATTN: BK DEPARTMENT, Ewing, NJ 08618-1430  
 515506010 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 515329836 +Kivitz McKeever Lee, PC, 701 Market St, Philadelphia, PA 19106-1538  
 517902413 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
 Greenville, SC 29603-0675  
 517902414 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,  
 Greenville, SC 29603-0675  
 515329837 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515329825 EDI: BANKAMER.COM Aug 13 2019 03:18:00 Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410  
 515329826 EDI: BANKAMER.COM Aug 13 2019 03:18:00 Bank Of America, De5-019-03-07, Newark, DE 19714  
 515329828 EDI: CAPITALONE.COM Aug 13 2019 03:18:00 Capital One, N.a., Po Box 85015,  
 Richmond, VA 23285  
 515329830 EDI: CITICORP.COM Aug 13 2019 03:18:00 Citibank, Attn: Centralized Bankruptcy,  
 Po Box 20507, Kansas City, MO 64195  
 515329827 +EDI: CAPITALONE.COM Aug 13 2019 03:18:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 515499131 +EDI: BASSASSOC.COM Aug 13 2019 03:18:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083  
 515329829 +E-mail/Text: kzoepfel@credit-control.com Aug 12 2019 23:44:55  
 Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 515329831 +EDI: CITICORP.COM Aug 13 2019 03:18:00 Citibank, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 515329832 +EDI: TSYS2.COM Aug 13 2019 03:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515486484 EDI: ECAST.COM Aug 13 2019 03:18:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 515329834 +EDI: RMSC.COM Aug 13 2019 03:18:00 GECRB/PC Richard, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 515329833 +EDI: RMSC.COM Aug 13 2019 03:18:00 GECRB/PC Richard, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515329835 +EDI: IRS.COM Aug 13 2019 03:18:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 515579620 EDI: PRA.COM Aug 13 2019 03:18:00 Portfolio Recovery Associates, LLC, c/o Pc Richard,  
 POB 41067, Norfolk VA 23541  
 515329838 EDI: TDBANKNORTH.COM Aug 13 2019 03:18:00 Td Bank N.a., 32 Chestnut St,  
 Lewiston, ME 04240

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Aug 12, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Real Estate Mortgage Network, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harvey I. Marcus on behalf of Debtor Denise M Villani him@lawmarcus.com  
Joshua I. Goldman on behalf of Creditor Real Estate Mortgage Network, Inc.  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services, Inc.  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Cenlar FSB as the authorized subservicer for  
HomeBridge Financial Services, Inc. dnj@pbslaw.org

TOTAL: 7